



Order Filed on March 28, 2025  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with  
D.N.J.LBR 9004-1**

**STEWART LEGAL GROUP, P.L.**

*Formed in the State of Florida*

Gavin N. Stewart, Esq.

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*Attorney for Harley-Davidson Credit Corp.*

**In re:**

Jefta S. Bernhard

*aka Jefta Bernard*

*aka Jefta Steve Bernhard*

Debtor.

Chapter: 13

Case No.: 24-19197-MEH

Hearing Date: April 16, 2025

Judge Mark Edward Hall

**CONSENT ORDER GRANTING MOTION  
FOR RELIEF FROM THE AUTOMATIC STAY**

The relief set forth on the following pages is hereby **ORDERED**.

**DATED: March 28, 2025**

A handwritten signature in black ink, appearing to read "Mark E. Hall".

Honorable Mark E. Hall  
United States Bankruptcy Judge

Debtor: Jefta S. Bernhard  
Case No.: 24-19197-MEH  
Caption of Order: **CONSENT ORDER VACATING THE AUTOMATIC STAY**

THIS MATTER having been opened to the Court upon the Motion to Vacate the Automatic Stay filed by Nissan Harley-Davidson Credit Corp. (“Creditor”), whereas the Debtor and Creditor are in agreement, it is **ORDERED**:

1. The automatic stay provided under 11 U.S.C. §362(a) is terminated as to Creditor’s interest in the personal property described as **2022 Harley-Davidson FLTRX Road Glide, VIN: 1HD1KHC15NB600623** (“Vehicle”).

2. Creditor has complete relief from the automatic stay to take any and all steps necessary to exercise any and all rights it may have in the Vehicle.

3. The 14-day stay under Rule 4001(a)(3) is waived by entry of this Order.

**STIPULATED AND AGREED:**

/s/ Erik M. Helbing  
Erik M. Helbing, Esq.  
Helbing Law, LLC  
109 West Broad Street  
Tamaqua, PA 18252  
*Counsel for Debtor*

/s/Gavin N. Stewart  
Gavin N. Stewart, Esq.  
Stewart Legal Group, P.L.  
401 East Jackson Street, Suite 2340  
Tampa, FL 33602  
*Counsel for Creditor*

In re:  
Jefta S. Bernhard  
Debtor

Case No. 24-19197-MEH  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Mar 28, 2025

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 30, 2025:

Recip ID	Recipient Name and Address
db	+ Jefta S. Bernhard, 163 Upper Ferry Road, Ewing, NJ 08628-1530

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 30, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 28, 2025 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor M&T BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Erik M. Helbing	on behalf of Debtor Jefta S. Bernhard ehelbing@helbingconsumerlaw.com bk@helbingconsumerlaw.com;bkecf@helbingconsumerlaw.com;helbing.erikb132500@notify.bestcase.com;helbing.erikm.b132500@notify.bestcase.com
Gavin Stewart	on behalf of Creditor Harley-Davidson Credit Corp. bk@stewartlegalgroup.com
Laura M. Egerman	on behalf of Creditor Nationstar Mortgage LLC laura.egerman@mccalla.com mccallaecf@ecf.courtdrive.com

District/off: 0312-3

User: admin

Page 2 of 2

Date Rcvd: Mar 28, 2025

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Total Noticed: 1

Laura M. Egerman

on behalf of Creditor US BANK TRUST NATIONAL ASSOCIATION NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY  
AS OWNER TRUSTEE FOR VRMTG ASSET TRUST laura.egerman@mccalla.com, mccallaecf@ecf.courtdrive.com

Matthew K. Fissel

on behalf of Creditor Nationstar Mortgage LLC wbecf@brockandscott.com matthew.fissel@brockandscott.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8